

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIACLERK
U.S. BANKRUPTCY
COURT - WDP

IN RE:

ALEX FINK

DIANE FINK

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:13-11106 TPA

Chapter 13 Document No. 96

ORDER OF COURT

AND NOW, this 27th day of March, 2019, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 2 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Alex Fink
Diane Fink
DebtorsCase No. 13-11106-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: lfin
Form ID: pdf900Page 1 of 4
Total Noticed: 71

Date Rcvd: Mar 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2019.

db/jdb
cr
13725305 +Alex Fink, Diane Fink, 211 Frozen Toe Lane, Polk, PA 16342-4427
Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
+Andrew F. Gornall, Esquire, Goldbeck, McCafferty & McKeever, 701 Market Street,
Suite 5000, Philadelphia, PA 19106-1541
13709516 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
13778684 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907
13709521 +Chase, Po Box 15298, Wilmington, DE 19850-5298
13725316 Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C.,
Suite 2200, Gulf Tower, Pittsburgh, PA 15219
13709525 #+Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
13709519 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: Ccs/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104)
13777874 +Ferrellgas, One Liberty Plaza MD40, Liberty Mo 64068-2971
13709529 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
13725326 Gettington, 6250 Ridgewood Road, Cedar Lake, IN 46303
13725327 +HSBC, Post Office Box 17906, San Diego, CA 92177-7906
13725328 +HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
13725332 +Katsur, 926 Great Pond Rd Suite 2003, Altamonte Springs, FL 32714-7244
14965616 +New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826,
Greenville, SC 29603-0826
13725338 +Primary Financial Services, 3115 North 3rd Ave, Suite 112, Phoenix, AZ 85013-4387
13790420 +Real Estate Mortgage Network, Inc., c/o Cenlar, FSB, Attention Payment Processing,
425 Phillips Boulevard, Ewing, NJ 08618-1430
13709541 +Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
13725340 Salute, PO Box 105555, Atlanta, GA 30348-5555
13709544 +Spartan Financial Svc, 13730 S Point Blvd, Charlotte, NC 28273-7715
13709547 +Sps, 10401 Deerwood Par, Jacksonville, FL 32256-5007
13709548 +Sunoco/Cbn, Po Box 6497, Sioux Falls, SD 57117-6497
13709549 +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
13709550 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
13709551 +Tribute, Po Box 105555, Atlanta, GA 30348-5555

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 29 2019 02:43:40
PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067
cr
E-mail/PDF: rmscedi@recoverycorp.com Mar 29 2019 02:43:41
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
Miami, FL 33131-1605
13748437 +E-mail/Text: bncmail@w-legal.com Mar 29 2019 02:37:50 ALTAIR OH XIII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13713995 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 29 2019 02:44:11
American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,
Oklahoma City, OK 73126-8941
13748240 E-mail/PDF: rmscedi@recoverycorp.com Mar 29 2019 02:43:21
Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13725313 E-mail/Text: documentfiling@lciinc.com Mar 29 2019 02:36:48 Comcast, P.O. Box 3012,
Southeastern, PA 19398-3012
13709517 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 29 2019 02:43:38 Cap One,
26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
13709518 +E-mail/Text: bankruptcy@cavps.com Mar 29 2019 02:37:57 Cavalry Portfolio Serv,
500 Summit Lake Dr, Valhalla, NY 10595-2322
13714576 +E-mail/Text: bankruptcy@cavps.com Mar 29 2019 02:37:57 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13709520 +E-mail/Text: kzoepfel@credit-control.com Mar 29 2019 02:37:40 Central Loan Admin & R,
425 Phillips Blvd, Ewing, NJ 08618-1430
13725310 +E-mail/Text: kzoepfel@credit-control.com Mar 29 2019 02:37:40
Central Loan Admin & Reporting, 425 Phillips Blvd, Ewing, NJ 08618-1430
13709522 +E-mail/Text: bnc-bluestem@quantum3group.com Mar 29 2019 02:38:07 Cit/Fhut,
6250 Ridgewood Road, St Cloud, MN 56303-0820
13709523 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 29 2019 02:37:10 Comenity Bank/Brylnhme,
Po Box 182789, Columbus, OH 43218-2789
13709524 +E-mail/PDF: creditonebknofications@resurgent.com Mar 29 2019 02:43:23 Credit One Bank,
Po Box 98875, Las Vegas, NV 89193-8875
13765050 +E-mail/Text: kburkley@bernsteinlaw.com Mar 29 2019 02:38:17 Duquesne Light Company,
c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1908
13791282 E-mail/Text: bankruptcy@sccompanies.com Mar 29 2019 02:36:41 Figi's Companies, Inc.,
ATTENTION: Recovery Operations, P.O. Box 7713, Marshfield, WI 54449-7713
13709528 +E-mail/Text: bankruptcy@sccompanies.com Mar 29 2019 02:36:42 Figis Inc,
3200 S Central Ave, Marshfield, WI 54404-0002
13725319 +E-mail/Text: bnc-bluestem@quantum3group.com Mar 29 2019 02:38:07 Fingerhut/Metbk,
Post Office Box 166, Newark, NJ 07101-0166

District/off: 0315-1

User: lfin
Form ID: pdf900

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Total Noticed: 71

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13725321 +E-mail/PDF: gecsed@recoverycorp.com Mar 29 2019 02:43:14 GE Capital Retail Bank,
c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh,
Miami, FL 33131-1605

13725322 E-mail/PDF: gecsed@recoverycorp.com Mar 29 2019 02:43:57 GE Capital Retail Bank,
POB 965033, Orlando, FL 32896-5033

13709530 E-mail/PDF: gecsed@recoverycorp.com Mar 29 2019 02:43:14 Gecrb/Jcp, Po Box 984100,
El Paso, TX 79998

13709531 +E-mail/PDF: gecsed@recoverycorp.com Mar 29 2019 02:43:57 Gecrb/Paypal Smart Con,
Po Box 965005, Orlando, FL 32896-5005

13709532 +E-mail/PDF: gecsed@recoverycorp.com Mar 29 2019 02:43:14 Gecrb/Walmart, Po Box 965024,
Orlando, FL 32896-5024

13725329 +E-mail/Text: cio.bncmail@irs.gov Mar 29 2019 02:37:01 Internal Revenue Service,
William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727,
Pittsburgh, PA 15222-4107

13721636 E-mail/Text: JCAP_BNC_Notices@jcap.com Mar 29 2019 02:37:54 Jefferson Capital Systems LLC,
PO BOX 7999, SAINT CLOUD MN 56302-9617

13788261 E-mail/PDF: resurgentbknofications@resurgent.com Mar 29 2019 02:43:24
LVNV Funding, LLC its successors and assigns as, assignee of HSB, Greenville, SC 29603-0587

13709535 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 29 2019 02:43:44 Lvnv Funding Llc,
Po Box 10497, Greenville, SC 29603-0497

13786527 E-mail/Text: bkr@cardworks.com Mar 29 2019 02:36:41 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

13709536 +E-mail/Text: bkr@cardworks.com Mar 29 2019 02:36:41 Merrick Bank, Po Box 9201,
Old Bethpage, NY 11804-9001

13709537 +E-mail/Text: bankruptcydpt@mcmsg.com Mar 29 2019 02:37:36 Midland Funding,
8875 Aero Dr Ste 200, San Diego, CA 92123-2255

13709538 +E-mail/Text: Bankruptcies@nragroup.com Mar 29 2019 02:38:30 National Recovery Agen,
2491 Paxton St, Harrisburg, PA 17111-1036

13762581 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 29 2019 02:44:06
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541

13873427 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 29 2019 02:55:09
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

13709539 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 29 2019 02:43:21
Portfolio Recvry&Affil, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

13737131 +E-mail/Text: csidl@sbcglobal.net Mar 29 2019 02:38:03 Premier Bankcard/ Charter,
P.O. Box 2208, Vacaville, CA 95696-8208

13731074 E-mail/Text: bnc-quantum@quantum3group.com Mar 29 2019 02:37:14
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

13745190 E-mail/Text: bnc-quantum@quantum3group.com Mar 29 2019 02:37:14
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

13716504 E-mail/PDF: rmsced@recoverycorp.com Mar 29 2019 02:43:21
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

13791596 E-mail/PDF: cbp@onemainfinancial.com Mar 29 2019 02:43:11 SPRINGLEAF FINANCIAL SERVICES,
PO BOX 971, EVANSVILLE, IN 47706

13709545 E-mail/PDF: cbp@onemainfinancial.com Mar 29 2019 02:43:54 Springleaf Financial S,
535 Clairton Blvd Ste 37, Pleasant Hills, PA 15236

13725343 E-mail/PDF: cbp@onemainfinancial.com Mar 29 2019 02:43:54 Springleaf Financial,
535 Clairton Blvd Ste 37, Pleasant Hills, PA 15236

13725344 E-mail/PDF: cbp@onemainfinancial.com Mar 29 2019 02:43:54 Springleaf Financial,
618 Indiana Street, Evansville, IN 47731

13725346 E-mail/PDF: cbp@onemainfinancial.com Mar 29 2019 02:43:54 Springleaf Financial Services,
P.O. Box 3251, Evansville, IN 47731

13709543 +E-mail/Text: bankruptcy@sccompanies.com Mar 29 2019 02:38:31 Seventh Avenue, 1112 7th Ave,
Monroe, WI 53566-1364

13725352 +E-mail/Text: BankruptcyNotice@upmc.edu Mar 29 2019 02:38:08 UPMC Mercy,
1400 Locust Street, Pittsburgh, PA 15219-5114

TOTAL: 45

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Real Estate Mortgage Network, Inc.

13709526 Fhut/Metbk

13709527 Fhut/Webbk

13709533 Gettington

13709534 Katsur

13709540 Primaryfin

13709542 Salute

13709546 Sprnglffin

cr* +New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826,
Greenville, SC 29603-0826

13725306* +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014

13725307* +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440

13725308* +Cavalry Portfolio Serv, 500 Summit Lake Dr, Valhalla, NY 10595-2322

13725311* +Chase, Po Box 15298, Wilmington, DE 19850-5298

13725312* +Cit/Fhut, 6250 Ridgewood Road, St Cloud, MN 56303-0820

13725314* +Comenity Bank/Brylnhme, Po Box 182789, Columbus, OH 43218-2789

13725315* +Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875

District/off: 0315-1

User: lfin
Form ID: pdf900

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Total Noticed: 71

Date Rcvd: Mar 28, 2019

***** BYPASSED RECIPIENTS (continued) *****

13725317* +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
13725309* ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: Ccs/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104)
13725318* +Figis Inc, 3200 S Central Ave, Marshfield, WI 54404-0002
13725320* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
13725323* Gecrb/Jcp, Po Box 984100, El Paso, TX 79998
13725324* +Gecrb/Paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005
13725325* +Gecrb/Walmart, Po Box 965024, Orlando, FL 32896-5024
13725330* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13725331* Internal Revenue Service, Insolvency Unit, P.O. Box 628, Pittsburgh, PA 15230
13721640* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)
13721682* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)
13725333* +Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
13725334* +Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
13725335* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
13725336* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
13767767* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
13725337* +Portfolio Recvry&Affil, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
13758177* +Premier Bankcard/ Charter, P.O. Box 2208, Vacaville, CA 95696-8208
13725339* +Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
13725345* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251
(address filed with court: Springleaf Financial S, 535 Clairton Blvd Ste 37,
Pleasant Hills, PA 15236)
13725341* +Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
13725342* +Spartan Financial Svc, 13730 S Point Blvd, Charlotte, NC 28273-7715
13725347* +Sps, 10401 Deerwood Par, Jacksonville, FL 32256-5007
13725348* +Sunoco/Cbn, Po Box 6497, Sioux Falls, SD 57117-6497
13725349* +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
13725350* +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
13725351* +Tribute, Po Box 105555, Atlanta, GA 30348-5555
13714419 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
TOTALS: 8, * 35, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on March 28, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Real Estate Mortgage Network, Inc.
andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor Real Estate Mortgage Network, Inc.
bkgroup@kmlawgroup.com
Matthew John McClelland on behalf of Creditor Real Estate Mortgage Network, Inc.
bkgroup@kmlawgroup.com

District/off: 0315-1

User: lfin
Form ID: pdf900

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Total Noticed: 71

Date Rcvd: Mar 28, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Joint Debtor Diane Fink ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Alex Fink ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com/acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 8